

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE SOUTHERN DISTRICT OF MISSISSIPPI**

**IN RE: William Daniel Vaughn, Debtor**

**Case No. 24-01785-JAW  
CHAPTER 13**

**NOTICE**

The above referenced debtor has filed papers with the court to allow payment arrearage. **Your rights may be affected. You should read these papers carefully and discuss them with your attorney, if you have one in this bankruptcy case. (If you do not have an attorney, you may wish to consult one.)**

If you do not want the court to amortize the payments, or if you want the court to consider your views on the Motion, then on or before 30 days, you or your attorney must:

File with the court a written request for a hearing at:

U.S. Bankruptcy Clerk  
U.S. Bankruptcy Court  
Thad Cochran United States Courthouse  
501 E. Court St., Ste 2.300  
Jackson, MS 39201

If you mail your request to the court for filing, you must mail it early enough so the court will **receive** it on or before the date state above.

You must also mail a copy to the debtors' attorney:

The Rollins Law Firm, PLLC  
P.O. Box 13767  
Jackson, MS 39236  
(601) 500-5533

If you or your attorney do not take these steps, the court may decide that you do not oppose the relief sought in the motion and may enter an order granting that relief, which shall sustain this Motion to Allow Payment Arrearage.

Date: April 22, 2025

Signature:

/s/ Thomas C. Rollins, Jr.

Thomas C. Rollins, Jr. (MSBN 103469)

Jennifer Ann Curry Calvillo (MSBN 104367)

The Rollins Law Firm, PLLC

P.O Box 13767

Jackson, MS 39236

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE SOUTHERN DISTRICT OF MISSISSIPPI**

**IN RE: William Daniel Vaughn, Debtor**

**Case No. 24-01785-JAW  
CHAPTER 13**

**MOTION TO ALLOW PAYMENT ARREARAGE**

COMES NOW, Debtor, by and through counsel, and moves this Court to amortize their past due Chapter 13 plan payments, and in support thereof, would show the Court as follows:

1. Debtor filed a voluntary petition for relief under Chapter 13 of the Bankruptcy Code.
2. Debtor fell behind on his payments due to loss of employment. Debtor is now employed and can continue making plan payments.
3. Debtor is requesting this Honorable Court to amortize the past due plan payments over the life of the plan, including any ongoing mortgage payments being paid through the plan.
4. Debtor is requesting that their Chapter 13 plan payments be increased as necessary to compensate for the lost plan payments with ongoing payments to resume in May 2025.

WHEREFORE, Debtor prays for an Order granting the above requested relief and any additional relief as may be just and proper.

Respectfully submitted

/s/ Thomas C. Rollins, Jr.  
Thomas C. Rollins, Jr. (MS Bar No. 103469)  
Jennifer Ann Curry Calvillo (MS Bar No. 104367)  
The Rollins Law Firm, PLLC  
P.O. Box 13767  
Jackson, MS 39236  
601-500-5533

CERTIFICATE OF SERVICE

I, Thomas C. Rollins, Jr., do hereby certify that a true and correct copy of the above and foregoing Notice and Motion to Allow Payment Arrearage was forwarded on April 22, 2025, to:

By Electronic CM/ECF Notice:

Chapter 13 Case Trustee

U.S. Trustee

/s/ Thomas C. Rollins, Jr.

Thomas C. Rollins, Jr.

UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF MISSISSIPPI

IN RE:

WILLIAM DANIEL VAUGHN

CASE NO: 24-01785

**DECLARATION OF MAILING  
CERTIFICATE OF SERVICE**

Chapter: 13

On 4/22/2025, I did cause a copy of the following documents, described below,  
Notice and Motion to Suspend Plan Payments

to be served for delivery by the United States Postal Service, via First Class United States Mail, postage prepaid, with sufficient postage thereon to the parties listed on the mailing list exhibit, a copy of which is attached hereto and incorporated as if fully set forth herein.

I caused these documents to be served by utilizing the services of BK Attorney Services, LLC d/b/a certificateofservice.com, an Approved Bankruptcy Notice Provider authorized by the United States Courts Administrative Office, pursuant to Fed.R.Bankr.P. 9001(9) and 2002(g)(4). A copy of the declaration of service is attached hereto and incorporated as if fully set forth herein.

Parties who are participants in the Courts Electronic Noticing System ("NEF"), if any, were denoted as having been served electronically with the documents described herein per the ECF/PACER system.

DATED: 4/22/2025

/s/ Thomas C. Rollins, Jr.  
Thomas C. Rollins, Jr.

The Rollins Law Firm  
702 West Pine St  
Hattiesburg, MS 39401  
601 500 5533  
trollins@therollinsfirm.com

UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF MISSISSIPPI

IN RE:

WILLIAM DANIEL VAUGHN

CASE NO: 24-01785

**CERTIFICATE OF SERVICE  
DECLARATION OF MAILING**

Chapter: 13

On 4/22/2025, a copy of the following documents, described below,

Notice and Motion to Suspend Plan Payments

were deposited for delivery by the United States Postal Service, via First Class United States Mail, postage prepaid, with sufficient postage thereon to the parties listed on the mailing list exhibit, a copy of which is attached hereto and incorporated as if fully set forth herein.

The undersigned does hereby declare under penalty of perjury of the laws of the United States that I have served the above referenced document(s) on the mailing list attached hereto in the manner shown and prepared the Declaration of Certificate of Service and that it is true and correct to the best of my knowledge, information, and belief.

DATED: 4/22/2025



Miles Wood  
BK Attorney Services, LLC  
d/b/a certificateofservice.com, for  
Thomas C. Rollins, Jr.  
The Rollins Law Firm  
702 West Pine St  
Hattiesburg, MS 39401

## USPS FIRST CLASS MAILING RECIPIENTS:

Parties with names struck through or labeled CM/ECF SERVICE were not served via First Class USPS Mail Service.

## CASE INFO

LABEL MATRIX FOR LOCAL NOTICING  
NCRS ADDRESS DOWNLOAD  
CASE 24-01785  
SOUTHERN DISTRICT OF MISSISSIPPI  
TUE APR 22 12-8-47 PST 2025

(P)PNC BANK RETAIL LENDING  
P O BOX 94982  
CLEVELAND OH 44101-4982

~~EXCLUDE~~

~~US BANKRUPTCY COURT  
THAD COCHRAN US COURTHOUSE  
501 E COURT STREET  
SUITE 2300  
JACKSON MS 39201-5036~~

AEGIS SCIENCE CORPORAT  
PO BOX 645612  
CINCINNATI OH 45264-5312

AMERICAN EXPRESS NATIONAL BANK  
CO BECKET AND LEE LLP  
PO BOX 3001  
MALVERN PA 19355-0701

AMEX  
PO BOX 981540  
EL PASO TX 79998-1540

CITI CARDBEST BUY  
PO BOX 790040  
ST LOUIS MO 63179-0040

CITIBANK NA  
CITIBANK NA  
5800 S CORPORATE PL  
SIOUX FALLS SD 57108-5027

CITIBANKTHE HOME DEPOT  
PO BOX 790040  
ST LOUIS MO 63179-0040

DISCOVER BANK  
PO BOX 3025  
NEW ALBANY OH 43054-3025

~~EXCLUDE~~

~~(D)DISCOVER BANK  
PO BOX 3025  
NEW ALBANY OH 43054-3025~~

DISCOVER FINANCIAL  
ATTN BANKRUPTCY  
PO BOX 3025  
NEW ALBANY OH 43054-3025

FRANCISCANS MISSIONARI  
PO BOX 677963  
DALLAS TX 75267-7963

FREEDOMPLUS  
1875 SOUTH GRANT ST  
STE 400  
SAN MATEO CA 94402-2676

KATHRYN LACHOWSKYKHAN ESQ  
FOR PNC BANK NATIONAL ASSOCIATION  
WILSON ASSOCIATES  
400 W CAPITOL AVE SUITE 1400  
LITTLE ROCK AR 72201-3562

MARINER FINANCE LLC  
ATTN BANKRUPTCY  
8211 TOWN CENTER DRIVE  
NOTTINGHAM MD 21236-5904

(P)MENDELSON LAW FIRM  
PO BOX 17235  
MEMPHIS TN 38187-0235

NELNET  
PO BOX 82561  
LINCOLN NE 68501-2561

~~EXCLUDE~~

~~(D) (P)PNC BANK RETAIL LENDING  
P O BOX 94982  
CLEVELAND OH 44101-4982~~

PERFORMANCE THERAPY  
921 W BEACON ST  
PHILADELPHIA MS 39350-3229

~~EXCLUDE~~

~~(D) (P)PNC BANK RETAIL LENDING  
P O BOX 94982  
CLEVELAND OH 44101-4982~~

RESURGENT RECEIVABLES LLC  
RESURGENT CAPITAL SERVICES  
PO BOX 10587  
GREENVILLE SC 29603-0587

RIVER OAKS HOSPITAL  
1030 RIVER OAKS DR  
FLOWOOD MS 39232-9729

RIVER OAKS HOSPITAL LLC DBA MERIT  
HEALTH RI  
CO DAVID L MENDELSON ESQ  
MENDELSON LAW FIRM  
PO BOX 17235  
MEMPHIS TN 38187-0235

ROCKET LOANS  
1050 WOODWARD  
DETROIT MI 48226-3573

ST DOMINIC PAIN MAN  
969 LAKELAND DR  
JACKSON MS 39216-4606

SYNCHRONY BANKAMAZON  
ATTN BANKRUPTCY  
PO BOX 965060  
ORLANDO FL 32896-5060

USPS FIRST CLASS MAILING RECIPIENTS:

Parties with names struck through or labeled CM/ECF SERVICE were not served via First Class USPS Mail Service.

~~EXCLUDE~~

US DEPARTMENT OF EDUCATION CO NELNET  
121 S 13TH ST  
LINCOLN NE 68508-1904

~~UNITED STATES TRUSTEE  
501 EAST COURT STREET  
SUITE 6 430  
JACKSON MS 39201-5022~~

(P)UPGRADE INC  
2 N CENTRAL AVE  
10TH FLOOR  
PHOENIX AZ 85004-4422

MELISSA VAUGHN  
107 EASTHAVEN CIR  
BRANDON MS 39042-2805

MELISSA VAUGHN  
205 LAUREL OAK CV  
BRANDON MS 39047-7449

~~EXCLUDE~~

~~THOMAS CARL ROLLINS JR  
THE ROLLINS LAW FIRM PLLC  
PO BOX 13767  
JACKSON MS 39236-3767~~

~~EXCLUDE~~

~~TORRI PARKER MARTIN  
TORRI PARKER MARTIN CHAPTER 13  
BANKRUPT  
200 NORTH CONGRESS STREET STE 400  
JACKSON MS 39201-1902~~

DEBTOR

WILLIAM DANIEL VAUGHN  
107 EASTHAVEN CIR  
BRANDON MS 39042-2805